

IN WITNESS WHEREOF, FIRST FEDERAL OF MARYLAND has caused this Deed of Appointment to be signed by its Executive Vice President, attested to by its Secretary, with its corporate seal affixed, all as of the day and year first above written.

ATTEST:

Patricia H. Stine

FIRST FEDERAL OF MARYLAND

Richard L. Zeigler
Richard L. Zeigler,
Executive Vice President

(SEAL)

STATE OF MARYLAND, COUNTY OF Washington, TO WIT:

I HEREBY CERTIFY that on this 2nd day of July, 1986, before me, the Subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Richard L. Zeigler, Executive Vice President of First Federal of Maryland and on behalf of said corporation acknowledged the foregoing Deed of Appointment of Substituted Trustee to be the act and deed of said corporation. And at the same time he made oath in due form of law that he is Executive Vice President of First Federal of Maryland and duly authorized to make such acknowledgement.

WITNESS my hand and Notarial Seal.

Mary M. Blech

Notary Public

My commission expires: 7/1/1990